

Information to identify the case:

Debtor 1	Gerard J McGee	Social Security number or ITIN	xxx-xx-0105
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-30958-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerard J McGee

1/7/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gerard J McGee
Debtor

Case No. 19-30958-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 07, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db	+ Gerard J McGee, 1620 Zion Rd., Northfield, NJ 08225-1841
cr	+ Ajax Mortgage Loan Trust 2019-E, Mortgage-Backed S, P.O. Box 25430, Portland, OR 97298-0430
518711420	Ajax Mortgage Loan Trust 2019-E, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
518711421	+ Ajax Mortgage Loan Trust 2019-E, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2019-E c/o Gregory Funding LLC 90074-2334
518714048	Ajax Mortgage Loan Trust 2019-E, Rob Saltzman, PLUESE, BECKER & SALTZMAN, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
518554395	+ Apex Asset Management, 2501 Oregon Pike Ste. 120, Lancaster, PA 17601-4890
518554396	+ Atlantic Pulmonary and Critical Care, 741 S 2nd Ave a, Absecon, NJ 08205-9542
518638521	+ Credit Suisse First Boston, Mortgage Securities Corp, Denise Carlon Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518554397	+ Morrow-Syed Ear Nose & Throat, 601 U.S. 9 Suite A-2, Cape May Court House, NJ 08210-2353
518554398	+ Nationwide Recovery, 545 W. Inman St., Cleveland, TN 37311-1768
518554399	+ Ras Citron Law Offices, 130 Clinton Rd. Ste. 202, Fairfield, NJ 07004-2927
518554401	+ Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518659945	+ U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518569252	+ Wells Fargo Bank, N.A., William M. E. Powers III, Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 07 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518618094	Email/Text: paula.tilley@nrsagency.com	Jan 07 2022 20:29:00	SHORE MEDICAL CENTER, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
518554400	+ Email/Text: jboehler@shorememorial.org	Jan 07 2022 20:30:00	Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
518579557	+ EDI: WFFC.COM	Jan 08 2022 01:23:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
518554402	+ EDI: WFFC.COM	Jan 08 2022 01:23:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jan 07, 2022

Form ID: 3180W

Total Noticed: 20

518579944 *+

Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:

Name	Email Address
Bruno Bellucci, III	on behalf of Debtor Gerard J McGee jkearney@belluccilaw.net bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net, ddillhoff@belluccilaw.net
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer L. Kearney	on behalf of Debtor Gerard J McGee jkearney@belluccilaw.net
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2019-E Mortgage-Backed Securities, Series 2019-E, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
Stuart H. West	on behalf of Creditor Ajax Mortgage Loan Trust 2019-E Mortgage-Backed Securities, Series 2019-E, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 10